

Information to identify the case:

Debtor 1	<u>Tabatha L. Campbell</u>	Social Security number or ITIN	xxx-xx-2840
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-12474-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tabatha L. Campbell
fka Tabatha L. Linden

2/8/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tabatha L. Campbell
 Debtor

Case No. 18-12474-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db +Tabatha L. Campbell, 105 Cooper Road, Voorhees, NJ 08043-4958
 cr +QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +Wells Fargo Bank, N.A., P.O. Box 130000, Raleigh, NC 27605-1000
 517322148 Aptive Environmental - Philadelphia, 2650 Eisenhower Avenue, Ste 103A,
 Trooper, PA 19403-2314
 517446645 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 517322150 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
 517322151 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 St. Louis, MO 63179-0040
 517322152 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517322157 +Elite Landscaping, 8 Pineview Avenue, Berlin, NJ 08009-9510
 517322158 Emergency Phy Assoc of S Jers, ATTN: HRRG, PO Box 189053, Plantation, FL 33318-9053
 517322159 Emergency Physicians of S Jersey PC, Akron Billing Center, 2620 Ridgewood Road, Suite 300,
 Akron, OH 44313-3527
 517322160 Emergency Physicians of S Jersey PC, Akron Billing Center, 3585 Ridge Park Drive,
 Suite 300, Akron, OH 44333-8203
 517322161 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
 517322164 +Matthew Linden, ATTN: Lois Schwartz, Esquire, Spear Wilderman,
 1040 N. Kings Highway, Suite 202, Cherry Hill, NJ 08034-1925
 517322165 +Matthew Linden, 239 Rising Sun Avenue, Atco, NJ 08004-2216
 517834728 +PennyMac Loan Services, LLC, William M. E. Powers III, Powers Kirn, LLC,
 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 517322167 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 517322170 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 517375246 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517394629 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849,
 Dallas, TX 75380-0849
 517322172 +Tdrscs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 517322173 Virtua West Jersey Health, ATTN: Freeman & Mintz PA, 34 Tanner Street,
 Haddonfield, NJ 08033-2482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517322149 +EDI: BANKAMER.COM Feb 09 2019 05:03:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517322153 +EDI: WFNNB.COM Feb 09 2019 05:03:00 Comenity Bank/anntylr, Po Box 182273,
 Columbus, OH 43218-2273
 517322154 +EDI: WFNNB.COM Feb 09 2019 05:03:00 Comenitycapital/bosco, Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125
 517322156 E-mail/Text: bankruptcy.bnc@ditech.com Feb 09 2019 00:40:07 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 517322155 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 09 2019 00:40:07 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 517407142 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 09 2019 00:40:07 Ditech Financial LLC,
 PO Box 6154, Rapid City SD 57709-6154
 517322163 EDI: IRS.COM Feb 09 2019 05:03:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 517322166 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 Office of the U.S. Trustee,
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517382679 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 09 2019 00:41:12 QUICKEN LOANS INC.,
 QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
 517448704 EDI: Q3G.COM Feb 09 2019 05:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517448703 EDI: Q3G.COM Feb 09 2019 05:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517322168 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 09 2019 00:41:12 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 517322171 EDI: TDBANKNORTH.COM Feb 09 2019 05:03:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190,
 Lewston, ME 04243
 517441382 EDI: AIS.COM Feb 09 2019 05:03:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838
 517448874 +EDI: AIS.COM Feb 09 2019 05:03:00 Verizon by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 41

Date Rcvd: Feb 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517417200 EDI: WFFC.COM Feb 09 2019 05:03:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
Irvine, CA 92623-9657
517322174 +EDI: WFFC.COM Feb 09 2019 05:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517322162* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
517322169* +Quicken Loans, Inc., 1050 Woodward Ave, Detroit, MI 48226-1906

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Tabatha L. Campbell joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7